

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MELISSA M LEWANDOWSKI

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-22633 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/28/2019 and confirmed on 9/27/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		46,562.00
Less Refunds to Debtor	1,403.31	
TOTAL AMOUNT OF PLAN FUND		45,158.69

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,279.11	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,779.11

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION Acct: 0751	0.00	25,402.47	0.00	25,402.47
	FREEDOM MORTGAGE CORPORATION Acct: 0751	12,892.78	12,892.78	0.00	12,892.78
					38,295.25

Priority					
	COREY J SACCA ESQ Acct:	0.00	0.00	0.00	0.00
	MELISSA M LEWANDOWSKI Acct:	0.00	0.00	0.00	0.00
	MELISSA M LEWANDOWSKI Acct:	1,403.31	1,403.31	0.00	0.00
	BONONI & COMPANY PC Acct:	0.00	0.00	0.00	0.00
	BONONI & COMPANY PC Acct:	3,500.00	3,500.00	0.00	0.00
	*** NONE ***				

Unsecured					
	COAST TO COAST Acct: 6238	0.00	0.00	0.00	0.00
	SOUTHERN CREDIT ADJUSTERS INC Acct: 3122	1,084.33	1,084.33	0.00	1,084.33
	PHELAN HALLINAN DIAMOND & JONES LL Acct:	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
					1,084.33

TOTAL PAID TO CREDITORS					39,379.58
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19-22633 JAD

Page 2 of 2

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	12,892.78
UNSECURED	1,084.33

Date: 07/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:

MELISSA M LEWANDOWSKI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22633 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Melissa M Lewandowski
Debtor

Case No. 19-22633-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 26, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2024:

Recip ID	Recipient Name and Address
db	+ Melissa M Lewandowski, 6788 Low Street, Mount Pleasant, PA 15666-1348
15080060	+ Southern Ca, 2420 Professional Drive, Rocky Mount, NC 27804-2253
15125489	+ Southern Credit Adjusters, Inc., PO Box 2764, Rocky Mount, NC 27802-2764

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15080058	+ Email/Text: Bk@c2cfisi.com	Jul 26 2024 23:40:00	Coast to Coast Financial Solutions, Attn: Bankruptcy, 101 Hodencamp Rd Ste 120, Thousand Oaks, CA 91360-5831
15113411	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 26 2024 23:39:00	FREEDOM MORTGAGE CORPORATION, Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15238237	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 26 2024 23:39:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15080059	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 26 2024 23:39:00	Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Jul 26, 2024

Form ID: pdf900

Total Noticed: 7

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Freedom Mortgage Corporation blemon@kmlawgroup.com lemondropper75@hotmail.com
Corey J. Sacca	on behalf of Debtor Melissa M Lewandowski csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Davidow	on behalf of Creditor Freedom Mortgage Corporation robert.davidow@phelanhallinan.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
TOTAL: 8	